

## CLAIMS

What Is Claimed Is:

1. An apparatus for providing transaction history information, account history information, or charge-back information, comprising:

a memory device for storing at least one of transaction history information, account history information, charge-back information, stopping of payment information, non-payment due to insufficient funds information, and account information, for at least one account;

a processor for processing information regarding a transaction on an account, wherein the processor processes the information regarding a transaction on an account in conjunction with the information stored in the memory device, and further wherein the processor generates an information report containing at least one account history information, account payment information, account non-payment information, charge-back information, stopping

of payment information, and non-payment due to insufficient funds information; and

a transmitter for transmitting the information report to a communication device associated with at least one of a merchant, a vendor, and a provider.

2. The apparatus of claim 1, further comprising:

a receiver for receiving the information regarding a transaction and information regarding an account involved in the transaction.

3. The apparatus of claim 1, further comprising:

an input device for entering the information regarding a transaction and information regarding an account involved in the transaction.

4. The apparatus of claim 1, wherein the account is at least one of a credit card account, a credit account, a charge card account, a charge account, a debit card account, a debit account, a checking account, an electronic money account, and a bank account.

5. The apparatus of claim 1, wherein the information report contains information regarding at least one of a charge-back, a stopping of payment, a non-payment due to insufficient funds, a charge denial, a credit denial, a charge dispute, a credit dispute, fraudulent activity, an allegation of fraudulent activity, and cyber-shoplifting.

6. The apparatus of claim 1, wherein the information report contains information regarding at least one of a probability of payment, a probability of non-payment, a probability of fraudulent activity, a probability of cyber-shoplifting, a probability of a charge-back, and statistical information regarding at least one of a payment, a non-payment, fraudulent activity, cyber-shoplifting, and a charge-back.

7. The apparatus of claim 1, wherein the information report is at least one of an e-mail message, an instant messaging message, a short message, a beeper message, a pager message, a telephone message, a recorded voice message, an electronic message, and electronic transmission.

8. The apparatus of claim 1, wherein the information stored in the memory device is at least one of provided by and updated by at least one of a merchant, a vendor, a provider, a bank, an account card issuer, an account issuer, an account card administrator, an account administrator, a credit service, a credit reporting service, and a credit agency.

9. The apparatus of claim 1, wherein the communication device associated with the at least one of a merchant, a vendor, and a provider, is at least one of a device, an account authorization device, a computer, a computer system, a group of computers, a telephone, a personal computer, a wireless telephone, a personal digital assistant, a video telephone, a personal communication device, a wireless device, a handheld device, and a palm-top device.

10. A method for providing transaction history information, account history information, or charge-back information, comprising:

storing at least one of transaction history

information, account history information, charge-back information, stopping of payment information, non-payment due to insufficient funds information, and account information, for at least one account;

processing information regarding a transaction on an account;

processing the information regarding a transaction on an account in conjunction with the stored information;

generating an information report containing at least one account history information, account payment information, account non-payment information, charge-back information, stopping of payment information, and non-payment due to insufficient funds information; and

transmitting the information report to a communication device associated with at least one of a merchant, a vendor, and a provider.

11. An apparatus for providing transaction

history information, account history information, or charge-back information, comprising:

a memory device for storing at least one of transaction history information, account history information, charge-back information, stopping of payment information, non-payment due to insufficient funds information, and account information, for at least one account;

a processor for processing information regarding a transaction on an account and information regarding at least one of a time period relating to, a time limit relating to, and a time of, at least one of a shipment, a transfer, and a delivery, of at least one of a good, a product, and a service, pursuant to the transaction, wherein the processor processes the information regarding a transaction on an account in conjunction with the information stored in the memory device, and further wherein the processor generates an information report containing at least one account history information, account payment information, account non-payment information, charge-back information, stopping of payment

information, and non-payment due to insufficient funds  
information; and

a transmitter for transmitting the information  
report to a communication device associated with at least  
one of a merchant, a vendor, and a provider, prior to the  
at least one of a shipment, a transfer, and a delivery, of  
the at least one of a good, a product, and a service,  
pursuant to the transaction.

12. The apparatus of claim 11, further  
comprising:

a receiver for receiving the information  
regarding a transaction, information regarding an account  
involved in the transaction, and information regarding at  
least one of a time period relating to, a time limit  
relating to, and a time of, at least one of a shipment, a  
transfer, and a delivery, of at least one of a good, a  
product, and a service, pursuant to the transaction.

13. The apparatus of claim 11, further  
comprising:

an input device for entering the information regarding a transaction, information regarding an account involved in the transaction, and information regarding at least one of a time period relating to, a time limit relating to, and a time of, at least one of a shipment, a transfer, and a delivery, of at least one of a good, a product, and a service, pursuant to the transaction.

14. The apparatus of claim 11, wherein the account is at least one of a credit card account, a credit account, a charge card account, a charge account, a debit card account, a debit account, a checking account, an electronic money account, and a bank account.

15. The apparatus of claim 11, wherein the information report contains information regarding at least one of a charge-back, a stopping of payment, a non-payment due to insufficient funds, a charge denial, a credit denial, a charge dispute, a credit dispute, fraudulent activity, an allegation of fraudulent activity, and cyber-shoplifting.

16. The apparatus of claim 11, wherein the information report contains information regarding at least

one of a probability of payment, a probability of non-payment, a probability of fraudulent activity, a probability of cyber-shoplifting, a probability of a charge-back, and statistical information regarding at least one of a payment, a non-payment, fraudulent activity, cyber-shoplifting, and a charge-back.

17. The apparatus of claim 11, wherein the information report is at least one of an e-mail message, an instant messaging message, a short message, a beeper message, a pager message, a telephone message, a recorded voice message, an electronic message, and electronic transmission.

18. The apparatus of claim 11, wherein the information stored in the memory device is at least one of provided by and updated by at least one of a merchant, a vendor, a provider, a bank, an account card issuer, an account issuer, an account card administrator, an account administrator, a credit service, a credit reporting service, and a credit agency.

19. The apparatus of claim 11, wherein the

communication device associated with the at least one of a merchant, a vendor, and a provider, is at least one of a device, an account authorization device, a computer, a computer system, a group of computers, a telephone, a personal computer, a wireless telephone, a personal digital assistant, a video telephone, a personal communication device, a wireless device, a handheld device, and a palm-top device.

20. The method of claim 10, further comprising:

receiving the information regarding the transaction.